

FORM B1 United States Bankruptcy Court Western District of New York		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): KRESSE, PETER A.	Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): INDIVIDUALLY AND AS SOLE SHAREHOLDER OF PETE KRESSE AUTO SALES INC.	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-4258	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):	
Street Address of Debtor (No. & Street, City, State & Zip Code): 6470 BARTZ ROAD Lockport, NY 14094	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):	
County of Residence or of the Principal Place of Business: Niagara	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address): 04-11789	
Location of Principal Assets of Business Debtor (if different from street address above):		
Information Regarding the Debtor (Check the Applicable Boxes)		
Venue (Check any applicable box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. 		
Type of Debtor (Check all boxes that apply) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ 	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 	
Nature of Debts (Check one box) <ul style="list-style-type: none"> <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business 	Filing Fee (Check one box) <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. 	
Chapter 11 Small Business (Check all boxes that apply) <ul style="list-style-type: none"> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) 		<i>2004</i> <i>APR 17 2004</i> <i>77</i> <i>78</i> <i>79</i> <i>80</i> <i>81</i> <i>82</i> <i>83</i> <i>84</i> <i>85</i> <i>86</i> <i>87</i> <i>88</i> <i>89</i> <i>90</i> <i>91</i> <i>92</i> <i>93</i> <i>94</i> <i>95</i> <i>96</i> <i>97</i> <i>98</i> <i>99</i> <i>00</i> <i>01</i> <i>02</i> <i>03</i> <i>04</i> <i>05</i> <i>06</i> <i>07</i> <i>08</i> <i>09</i> <i>10</i> <i>11</i> <i>12</i> <i>13</i> <i>14</i> <i>15</i> <i>16</i> <i>17</i> <i>18</i> <i>19</i> <i>20</i> <i>21</i> <i>22</i> <i>23</i> <i>24</i> <i>25</i> <i>26</i> <i>27</i> <i>28</i> <i>29</i> <i>30</i> <i>31</i> <i>32</i> <i>33</i> <i>34</i> <i>35</i> <i>36</i> <i>37</i> <i>38</i> <i>39</i> <i>40</i> <i>41</i> <i>42</i> <i>43</i> 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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): KRESSE, PETER A.	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: - None -	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: - None -	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>			
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>			
<p>X <i>Maurice L. Horwitz</i> 16 MARCH 2004 Signature of Attorney for Debtor(s) Date</p>			
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>			
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>			
<p>Printed Name of Bankruptcy Petition Preparer</p>			
<p>Social Security Number (Required by 11 U.S.C. § 110(c.))</p>			
<p>Address</p>			
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>			
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>			
<p>X 16 MARCH 2004 Signature of Bankruptcy Petition Preparer</p>			
<p>Date</p>			
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>			
<p>Signature of Authorized Individual I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>			
<p>X 16 MARCH 2004 Signature of Bankruptcy Petition Preparer</p>			
<p>Date</p>			
<p>Printed Name of Authorized Individual</p>			
<p>Title of Authorized Individual</p>			
<p>Date</p>			

United States Bankruptcy Court
Western District of New York

In re **PETER A. KRESSE**

Debtor

Case No. _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	90,000.00		
B - Personal Property	Yes	3	1,250.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		80,200.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		10,427.98	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		270,272.77	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,623.00
Total Number of Sheets of ALL Schedules		22			
			Total Assets	91,250.00	
			Total Liabilities		360,900.75

In re

PETER A. KRESSE

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
6470 BARTZ ROAD, LOCKPORT, NEW YORK	FEE SIMPLE ABSOLUTE	H	90,000.00	80,200.00

Sub-Total > **90,000.00** (Total of this page)

Total > **90,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		NORMAL AND USUAL AT RESIDENCE	H	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		MISCELLANEOUS BOOKS, RECORDS, CD'S	H	250.00
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > 1,250.00
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		PART OWNER OF "PETE KRESSE AND RICK STROEHLEIN AUTO SALES LLC" OWNS REAL PROPERTY AT 6509 TRANSIT ROAD, LOCKPORT, NY SUBJECT TO M&T MORTGAGES; REAL PROPERTY HAS UNKNOWN VALUE	H	Unknown
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	1,250.00

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
6470 BARTZ ROAD, LOCKPORT, NEW YORK	NYCPLR § 5206(a)	9,800.00	90,000.00
Household Goods and Furnishings			
NORMAL AND USUAL AT RESIDENCE	NYCPLR § 5205(a)(5)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectibles			
MISCELLANEOUS BOOKS, RECORDS, CD'S	NYCPLR § 5205(a)	250.00	250.00

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT X UNLIQUIDATED X DISPUTED X	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
					80,200.00	0.00
Account No. 005906030						
COUNTRYWIDE HOME LOANS POB 660694 DALLAS, TX 75268	H					
Account No.						
Account No.						
Account No.						
0 continuation sheets attached						
					Subtotal (Total of this page)	80,200.00
					Total (Report on Summary of Schedules)	80,200.00

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. 81-22327 5			2003					
NEW YORK STATE DEPT. LABOR UI DIVISION GPO POB 27435 New York, NY 10087-7435	-		SURCHARGE CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				31.95	31.95
Account No.			3rd quarter sales tax					
New York State Dept. of Tax and Fin Bankruptcy Unit POB 5300 Albany, NY 12205-0300	-		tax on vehicles sold: estimated final CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				8,000.00	8,000.00
Account No. B1292585-5			2003					
STATE INSURANCE FUND WORKER'S COMPENSATION POB 4788 Syracuse, NY 13221-4788	-		PREMIUMS/ CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				2,396.03	2,396.03
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	10,427.98
							Total (Report on Summary of Schedules)	10,427.98

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 01640429283024		2003 SERVICES /CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			61.95
ADELPHIA POB 371449 Pittsburgh, PA 15250	-				
Account No. 6473701600123762		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			52.45
ADVANCE COMMERCIAL CHARGE ACCOUNT POB 84027 Columbus, GA 31908-4027	-				
Account No.		4/2003 LOAN FOR PAYMENT OF TAXES AND BANKRUPTCY FEES/EXPENSES			19,288.94
ANDREW L. KRESSE 35 W. 92ND STREET APT 11E New York, NY 10025	-				
Account No.		2003 purchase/finance auto inventory/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			900.00
Automotive Finance Corporation 12200 Main Street Akron, NY 14001	-				
9 continuation sheets attached			Subtotal (Total of this page)	20,303.34	

In re

PETER A. KRESSE

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 6035303302236686	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			243.43
AZ COMMERCIAL POB 9040 Des Moines, IA 50368-9040	H	6/2003 SERVICES			120.00
Account No. 23829	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			405.72
BUFFALO EXTERMINATING CO. INC. 3636 NORTH BUFFALO ROAD Orchard Park, NY 14127		2003 PURCHASES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			7,167.19
Account No. KR0158	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			77.17
BUFFALO NEWS POB 100 Buffalo, NY 14240		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			
Account No. BUF460674	-	2003 PURCHASES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			
CARQUEST POB 503628 Saint Louis, MO 63150-3628		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			
Account No. 1745	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			
CARR DISTRIBUTORS POB 361 Buffalo, NY 14221		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			

Sheet no. 1 of 9 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **8,013.51**

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE H W J C DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
				CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 3021901			2003 SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			324.28
CHOICE ONE POB 1927 Albany, NY 12201-1927	-					
Account No. 681140589			2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			122.13
CINGULAR POB 17496 Baltimore, MD 21297-1496	-					
Account No. 782-03473			2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			112.00
CINTAS 5740 GENESEE STREET Lancaster, NY 14086-9734	-					
Account No.			LANDSCAPE SERVICES			
DAVID BURGHARDT 8694 LAPP ROAD Clarence Center, NY 14032	-					593.00
Account No. 1023			2003 SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			350.00
DELICATE DETAILS 2601 LOCKPORT ROAD Niagara Falls, NY 14301	-					
Sheet no. 2 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)		1,501.41

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. 59700		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			374.53
EXPRESS TIRE DELIVERY 3570 BROADWAY Buffalo, NY 14227	-				
Account No. 2345-1690-6		2003 SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			14.21
FEDEX POB 371461 Pittsburgh, PA 15250-7461	-				
Account No. 4366-1500-0237-5353		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			36,495.00
GE SELECT POB 8650 Wilmington, DE 19899-8650	-				
Account No. 01906832		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			1,101.67
GENUINE PARTS CO. BUFFALO POB 409043 Atlanta, GA 30384-9043	-				
Account No.		2002-2003 PURCHASE OF VEHICLES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY			31,000.00
GLEN CAMPBELL CHEVROLET 8040 TRANSIT ROAD Buffalo, NY 14221	-				
Sheet no. 3 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		68,985.41

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT T	UNLIQUIDATED D	DISPUTED E	AMOUNT OF CLAIM
Account No. 22037137							
HEINRICH CHEVROLET 5775 SOUTH TRANSIT ROAD POB 556 Lockport, NY 14095	-		2003 SERVICE CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				655.30
Account No.							
HERITAGE MOTORS 6200 RT. 96 FARMINGTON, NY	-		2002-2003 PURCHASE OF VEHICLES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				1.00
Account No.							
JOSEPH E. RIZZO 44 INDEPENDENCE DRIVE Lockport, NY 14094	-		1/2002 loan/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				28,200.00
Account No. 4661, 5006							
LARRY LIGARZEWSKI 2448 UNION ROAD Buffalo, NY 14227	-		2003 PURCHASES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				62.99
Account No.							
LENHART, WAYNE & CINDY 5000 TONAWANDA CREEK ROAD North Tonawanda, NY 14120	-		12/2002 JUDGMENT				439.00
Sheet no. 4 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			29,358.29

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 35350.00		2002 EQUIPMENT/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				3,500.00
LOOMIS-ROOT INC. 135 PINEVIEW DRIVE Buffalo, NY 14228	-	2002-2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				20,130.00
Account No. 4264-2978-4137-7349		CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				4,917.44
M&T BANK BANKCARD SERVICES POB 15137 Wilmington, DE 19886-5137	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				4,315.42
Account No. 4258-3445-0001-4223		CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				56,187.46
M&T BANK POB 90 Buffalo, NY 14240	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
Account No. 4258-3445-0012-1556		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
M&T BANK POB 90 Buffalo, NY 14240	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
Account No. 4258-3345-0001-3044		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
M&T BANK POB 90 Buffalo, NY 14240	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				

Sheet no. **5** of **9** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **89,050.32**

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 69-1962000-0			2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				1,000.00
M&T BANK POB 1302 Buffalo, NY 14240-1302	-						
Account No. 10000161258920001			2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				16,173.63
M&T BANK POB 767 Buffalo, NY 14240	-						
Account No. 69503550001			6/03 LOAN/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				19,600.00
M&T BANK POB 767 Buffalo, NY 14240	-						
Account No.			2002 LINE OF CREDIT				
M&T BANK POB 188 Buffalo, NY 14240	-						1,048.00
Account No. 87989			2003 SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
MANHEIM AUCTIONS 21095 RT. 19 Cranberry Twp, PA 16066	-						80.00
Sheet no. 6 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			37,901.63

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 6259700-1103		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				296.18
METRO COMMUNITY NEWS POB 211 Buffalo, NY 14225	-					
Account No. 220-3674		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				52.49
MIKE SMITH BUICK PONTIAC INC. 6014 SOUTH TRANSIT ROAD Lockport, NY 14094	-					
Account No. 22140.00		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				140.52
MODERN RECYCLING INC. POB 209 Model City, NY 14107-0209	-					
Account No.		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				855.00
MULLANE MOTORS INC. 6200 SOUTH TRANSIT ROAD Lockport, NY 14094	-					
Account No. 4107, 4107.1, 4107.6		2001 LEGAL SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				1,500.00
RENALDO & MYERS, P.C. 300 ESSJAY ROAD SUITE 200 Buffalo, NY 14221	-					
Sheet no. <u>7</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,844.19

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 590-00R		2002 SERVICES				1,572.80
RICHARD GORDON, ESQ. 309 LINCOLN PARKWAY Buffalo, NY 14216	-	2002 loan/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				8,000.00
Account No.		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				165.00
Scott Dabb 116 Central Blvd. Buffalo, NY 14225	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				147.25
Account No. 527		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				100.00
TARGET MEDIA PUBLICATIONS INC. 739 ENGLEWOOD AVENUE Buffalo, NY 14223	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
Account No. 80260		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
TRANSITOWNE DODGE 7408 TRANSIT ROAD Buffalo, NY 14221	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
Account No. 1004695804		2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				
VERIZON POB 64809 Baltimore, MD 21264-4809	-	2003 CHARGES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				

Sheet no. **8** of **9** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) **9,985.05**

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. 87842636869Y		2003 SERVICES/CORPORATE DEBT LISTED IN THE EVENT OF PERSONAL LIABILITY				18.62
VERIZON POB 15026 Albany, NY 12212-5026	-					
Account No.		2003				
WINDHAM PROFESSIONALS NEW YORK STATE INSURANCE FUND 382 MAIN STREET Salem, NH 03079	-					2,311.00
Account No.						
Account No.						
Account No.						
Account No.						
Sheet no. 9 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,329.62
			Total (Report on Summary of Schedules)			270,272.77

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **PETER A. KRESSE**

Case No. _____

Debtor

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Divorced	Daughter	5
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation		
Name of Employer	UNEMPLOYED	
How long employed		
Address of Employer		

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

DEBTOR	SPOUSE
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A
\$ 0.00	\$ N/A

Estimated monthly overtime

\$ 0.00	\$ N/A
---------	--------

SUBTOTAL

\$ 0.00	\$ N/A
---------	--------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00	\$ N/A
---------	--------

b. Insurance

\$ 0.00	\$ N/A
---------	--------

c. Union dues

\$ 0.00	\$ N/A
---------	--------

d. Other (Specify)

\$ 0.00	\$ N/A
---------	--------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ N/A
---------	--------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ N/A
---------	--------

Regular income from operation of business or profession or farm (attach detailed statement)

\$ 0.00	\$ N/A
---------	--------

Income from real property

\$ 0.00	\$ N/A
---------	--------

Interest and dividends

\$ 0.00	\$ N/A
---------	--------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ 0.00	\$ N/A
---------	--------

Social security or other government assistance

\$ 0.00	\$ N/A
---------	--------

(Specify)

\$ 0.00	\$ N/A
---------	--------

Pension or retirement income

\$ 0.00	\$ N/A
---------	--------

Other monthly income

\$ 0.00	\$ N/A
---------	--------

(Specify)

\$ 0.00	\$ N/A
---------	--------

TOTAL MONTHLY INCOME

\$ 0.00	\$ N/A
---------	--------

TOTAL COMBINED MONTHLY INCOME \$ 0.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **DEBTOR CEASED BUSINESS OPERATIONS SUMMER 2003**

Debtor

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ 978.00
Are real estate taxes included? Yes <u>X</u> No _____	
Is property insurance included? Yes <u>X</u> No _____	
Utilities: Electricity and heating fuel	\$ 0.00
Water and sewer	\$ 35.00
Telephone	\$ 50.00
Other _____	\$ 0.00
Home maintenance (repairs and upkeep)	\$ 50.00
Food	\$ 400.00
Clothing	\$ 50.00
Laundry and dry cleaning	\$ 10.00
Medical and dental expenses	\$ 50.00
Transportation (not including car payments)	\$ 0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
Charitable contributions	\$ 0.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 0.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other _____	\$ 0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ 0.00
Other _____	\$ 0.00
Other _____	\$ 0.00
Other _____	\$ 0.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 2,000.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other UNKNOWN AMOUNTS FOR DAIUGHTER'S DAYCARE, INS. & MEDICAL	\$ 0.00
Other _____	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 3,623.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ N/A
B. Total projected monthly expenses	\$ N/A
C. Excess income (A minus B)	\$ N/A
D. Total amount to be paid into plan each	\$ N/A

(interval)

**United States Bankruptcy Court
Western District of New York**

In re **PETER A. KRESSE**

Debtor(s)

Case No.

Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date 2/13/04

Signature



PETER A. KRESSE
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Western District of New York

In re PETER A. KRESSE

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$16,005.00	2002 PETER KRESSE AUTO SALES INC.
\$0.00	2003
\$0.00	2004

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$3,240.00	2002 NYS UNEMPLOYMENT INSURANCE

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
COUNTRYWIDE HOME LOANS POB 660694 DALLAS, TX 75268	MONTHLY	\$953.18 \$0.00

- None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
BURGHARDT VS. KRESSE	COLLECTION	TOWN OF LOCKPORT	JUDGMENT GRANTED
LENHART VS. KRESSE	COLLECTION	TOWN OF LOCKPORT	JUDGMENT GRANTED

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Automotive Finance Corporation 12200 Main Street Akron, NY 14001	9/2/2003	INVENTORY OF 4 VEHICLES RETURNED AND SOLD BY AFC

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Horwitz, Frankel & Ilecki 2696 Sheridan Drive Tonawanda, NY 14150	SEE 2016 STATEMENT OF COUNSEL	

10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION M&T BANK - EASTERN HILLS	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE CHECKING (2); BALANCES \$0.00, \$500.00	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 104 OLD MEADOW, EAST AMHERST, NY 14051	NAME USED PETER A. KRESSE	DATES OF OCCUPANCY 12/5/01-5/1/02
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16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
PETE KRESSE & RICK STROEHLEIN AUTO SALES	161585570	6509 TRANSIT ROAD Lockport, NY 14094	OWNS REAL ESTATE AT SAID ADDRESS; CURRENTLY LEASED	5/2000-
PETER KRESSE AUTO SALES INC.	161474656	6509 TRANSIT ROAD Lockport, NY 14094	USED AUTO SALES	10/1994-8/2003

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
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- None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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- None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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- None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/13/04

Signature



PETER A. KRESSE
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Western District of New York

In re PETER A. KRESSE

Debtor(s)

Case No.
Chapter

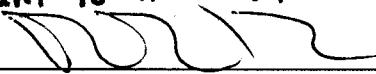
7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

I intend to reaffirm on the debt to Countrywide Home Loans, secured by
6470 Bartz Road, Lockport, NY pursuant to 11 USC § 529.

Date 2/13/04

Signature


PETER A. KRESSE
Debtor

United States Bankruptcy Court
Western District of New York

In re **PETER A. KRESSE**

Debtor(s)

Case No.

Chapter

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,000.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,000.00</u>
Balance Due.....	\$ <u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify): **family**

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
b. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

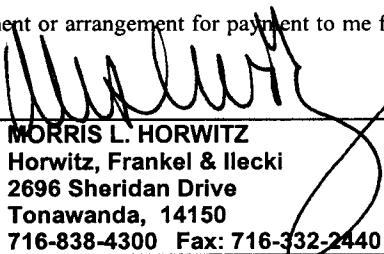
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 3/16/04


MORRIS L. HORWITZ
Horwitz, Frankel & Illecki
2696 Sheridan Drive
Tonawanda, 14150
716-838-4300 Fax: 716-332-2440

**United States Bankruptcy Court
Western District of New York**

In re **PETER A. KRESSE**

Debtor(s)

Case No.

Chapter

7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:

2/13/04

X


PETER A. KRESSE
Signature of Debtor

ADELPHIA
POB 371449
Pittsburgh, PA 15250

ADVANCE COMMERCIAL CHARGE ACCOUNT
POB 84027
Columbus, GA 31908-4027

ANDREW L. KRESSE
35 W. 92ND STREET
APT 11E
New York, NY 10025

Automotive Finance Corporation
12200 Main Street
Akron, NY 14001

AZ COMMERCIAL
POB 9040
Des Moines, IA 50368-9040

BUFFALO EXTERMINATING CO. INC.
3636 NORTH BUFFALO ROAD
Orchard Park, NY 14127

BUFFALO NEWS
POB 100
Buffalo, NY 14240

CARQUEST
POB 503628
Saint Louis, MO 63150-3628

CARR DISTRIBUTORS
POB 361
Buffalo, NY 14221

CHOICE ONE
POB 1927
Albany, NY 12201-1927

CINGULAR
POB 17496
Baltimore, MD 21297-1496

CINTAS
5740 GENESEE STREET
Lancaster, NY 14086-9734

COUNTRYWIDE HOME LOANS
POB 660694
DALLAS, TX 75268

DAVID BURGHARDT
8694 LAPP ROAD
Clarence Center, NY 14032

DELICATE DETAILS
2601 LOCKPORT ROAD
Niagara Falls, NY 14301

EXPRESS TIRE DELIVERY
3570 BROADWAY
Buffalo, NY 14227

FEDEX
POB 371461
Pittsburgh, PA 15250-7461

GALE E. RIZZO
44 INDEPENDENCE DRIVE
Lockport, NY 14094

GE SELECT
POB 8650
Wilmington, DE 19899-8650

GENUINE PARTS CO. BUFFALO
POB 409043
Atlanta, GA 30384-9043

GLEN CAMPBELL CHEVROLET
8040 TRANSIT ROAD
Buffalo, NY 14221

HEINRICH CHEVROLET
5775 SOUTH TRANSIT ROAD
POB 556
Lockport, NY 14095

METRO COMMUNITY NEWS
POB 211
Buffalo, NY 14225

MIKE SMITH BUICK PONTIAC INC.
6014 SOUTH TRANSIT ROAD
Lockport, NY 14094

MODERN RECYCLING INC.
POB 209
Model City, NY 14107-0209

MULLANE MOTORS INC.
6200 SOUTH TRANSIT ROAD
Lockport, NY 14094

NEW YORK STATE DEPT. LABOR
UI DIVISION GPO
POB 27435
New York, NY 10087-7435

New York State Dept. of Tax and Fin
Bankruptcy Unit
POB 5300
Albany, NY 12205-0300

PETER KRESSE
6470 BARTZ ROAD
Lockport, NY 14094

RENALDO & MYERS, P.C.
300 ESSJAY ROAD
SUITE 200
Buffalo, NY 14221

RICHARD GORDON, ESQ.
309 LINCOLN PARKWAY
Buffalo, NY 14216

Scott Dabb
116 Central Blvd.
Buffalo, NY 14225

STATE INSURANCE FUND
WORKER'S COMPENSATION
POB 4788
Syracuse, NY 13221-4788

TARGET MEDIA PUBLICATIONS INC.
739 ENGLEWOOD AVENUE
Buffalo, NY 14223

TRANSITOWNE DODGE
7408 TRANSIT ROAD
Buffalo, NY 14221

VERIZON
POB 64809
Baltimore, MD 21264-4809

VERIZON
POB 15026
Albany, NY 12212-5026

WINDHAM PROFESSIONALS
NEW YORK STATE INSURANCE FUND
382 MAIN STREET
Salem, NH 03079